

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Robert C. Sands Jr.
aka Terminal Graphics, aka Robert C. Sands, aka Kore Image
Patricia Farrell Sands
Debtor(s)

Bankruptcy Case No.: 13-23735-JAD
Doc. No. 102
Chapter: 13
Docket No.: 103 – 102

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 25th of September, 2018, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, **5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219** by **11/14/18**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **11/28/18 at 11:00 AM in Courtroom D, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **11/14/18**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

In re:
 Robert C. Sands, Jr.
 Patricia Farrell Sands
 Debtors

Case No. 13-23735-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: 408

Page 1 of 3
 Total Noticed: 55

Date Rcvd: Sep 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2018.

db/jdb +Robert C. Sands, Jr., Patricia Farrell Sands, 604 Lockhart Street,
 Pittsburgh, PA 15212-5606
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13768002 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13705764 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
 13705765 Blue from American Express, PO Box 981535, El Paso, TX 79998-1535
 13705767 +Capital One/Saks Fifth Ave, PO Box 10327, Jackson, MS 39289-0327
 13705768 Chase, PO Box 24696, Columbus, OH 43224-0696
 13705769 +Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
 13705770 Citicards CBNA, PO Box 6241, lbs Cdv Disputes, Sioux Falls, SD 57117-6241
 13705771 Comcast, PO Box 719, Toledo, OH 43697-0719
 13710836 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13705780 +FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13705784 +Guardian Protection Service, 174 Thorn Hill Road, Warrendale, PA 15086-7528
 13761507 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 13705787 +Jennifer L. Tis Esquire, Bernstein-Burkley PC, 707 Grant Street Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 13705788 +Kore Image Technologies LLC, 604 Lockhart Street, Pittsburgh, PA 15212-5606
 13705790 +Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 13705791 +Northside Community Development Fund, 922 Middle Street, Pittsburgh, PA 15212-7200
 13842401 +Santander Consumer USA, PO Box 660633, Dallas TX 75266-0633
 13866486 +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284
 13705792 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 13705793 +Small Business Administration, 411 Seventh Avenue Suite 1450, Pittsburgh, PA 15219-1905
 13705795 +Target National Bank, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500
 13705796 +The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
 13705797 +The Pittsburgh Water and Sewer Authority, Penn Liberty Plaza I, 1200 Penn Avenue,
 Pittsburgh, PA 15222-4216
 13705798 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: U S Department of Education AFSA, PO Box 7202,
 Utica, NY 13504-7202)
 13705799 U.S. Attorneys Office, Western District of Pennsylvania,
 633 U.S. Post Office and Courthouse, Grant Street, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: peritus@ebn.phinsolutions.com Sep 26 2018 02:44:46
 Peritus Portfolio Services II, LLC assignee for NCE, P.O. Box 141419,
 Irving, TX 75014-1419
 cr E-mail/PDF: rmscеди@recoverycorp.com Sep 26 2018 02:49:30
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13762550 +E-mail/Text: bncmail@w-legal.com Sep 26 2018 02:44:11 ALTAIR OH XIII, LLC,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13705766 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 26 2018 02:48:53 Capital One/Best Buy,
 PO Box 5893, Carol Stream, IL 60197-5893
 13705772 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:37 Comenity Bank/EDDIEBAU,
 PO Box 182789, Columbus, OH 43218-2789
 13705773 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:37 Comenity Bank/EXPRESS,
 PO Box 182789, Columbus, OH 43218-2789
 13705774 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:37 Comenity Bank/JCREWINC,
 PO Box 182789, Columbus, OH 43218-2789
 13705775 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:37 Comenity/JJILL,
 PO Box 182789, Columbus, OH 43218-2789
 13705776 E-mail/Text: mrdiscen@discover.com Sep 26 2018 02:43:19 Discover Card, PO Box 30421,
 Salt Lake City, UT 84130-0421
 13705777 +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2018 02:44:34 Duquesne Light Company,
 Customer Care Department, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
 13721813 +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2018 02:44:34 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13705779 +E-mail/Text: bankruptcy@erieinsurance.com Sep 26 2018 02:44:43 Erie Insurance Group,
 100 Erie Ins. Pt., Erie, PA 16530-0001
 13705781 E-mail/Text: fnb.bk@fnfg.com Sep 26 2018 02:44:19 First Niagara Bank, PO Box 514,
 Attn: Customer Service, Lockport, NY 14095-0514
 13724623 +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2018 02:44:34 First Niagara Bank, N.A.,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

District/off: 0315-2

User: msch
Form ID: 408

Page 2 of 3
Total Noticed: 55

Date Rcvd: Sep 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13705782	E-mail/PDF: gecscedi@recoverycorp.com Sep 26 2018 02:48:22	GECRB/GAP, PO Box 965005, C1OT, Orlando, FL 32896-5005
13705783	E-mail/PDF: gecscedi@recoverycorp.com Sep 26 2018 02:48:22	GECRB/Home Design-CE/APPL, PO Box 965036, Orlando, FL 32896-5036
13705785	E-mail/Text: bankruptcy@huntington.com Sep 26 2018 02:43:58	Huntington Mortgage, PO Box 1558, Columbus, OH 43216-1558
13707616	+E-mail/Text: bankruptcy@huntington.com Sep 26 2018 02:43:59	Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
13705786	+E-mail/PDF: gecscedi@recoverycorp.com Sep 26 2018 02:48:22	JCPenney, GE Capital Retail Bank, ATTN: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
13721396	E-mail/Text: bk.notifications@jpmchase.com Sep 26 2018 02:43:42	JP Morgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
13705789	+E-mail/PDF: gecscedi@recoverycorp.com Sep 26 2018 02:48:50	Lowe's, GE Capital Retail Bank, ATTN: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
13774916	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2018 03:00:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14106394	E-mail/Text: peritus@ebn.phinsolutions.com Sep 26 2018 02:44:46	Peritus Portfolio Services II,LLC, Assignee for NCEP, LLC, P.O. BOX 141419, IRVING, TX 75014-1419
14249460	E-mail/Text: bnc-quantum@quantum3group.com Sep 26 2018 02:43:44	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13711362	E-mail/PDF: rmscscedi@recoverycorp.com Sep 26 2018 02:48:59	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13705794	+E-mail/Text: bk.notifications@jpmchase.com Sep 26 2018 02:43:42	Subaru Motor Finance, c/o JPMorgan Chase Bank, PO Box 901076, Fort Worth, TX 76101-2076
13723300	+E-mail/Text: bncmail@w-legal.com Sep 26 2018 02:44:11	TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	First Niagara Bank, N.A.
cr	JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
cr*	+Northside Community Development Fund, 922 Middle Street, Pittsburgh, PA 15212-7200
cr*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13705778	##Equitable Gas Company, PO Box 6766, Pittsburgh, PA 15212-0766
	TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2018 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com		
James Warmbrodt	on behalf of Creditor	JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com		
Joan Shinavski	on behalf of Joint Debtor	Patricia Farrell Sands joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com		
Joan Shinavski	on behalf of Plaintiff	Patricia Farrell Sands joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com		

District/off: 0315-2

User: msch
Form ID: 408

Page 3 of 3
Total Noticed: 55

Date Rcvd: Sep 25, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joan Shinavski on behalf of Plaintiff Robert C. Sands, Jr. joan@mckaylaw.com, ann@mckaylaw.com;jshinavski@hotmail.com
Joan Shinavski on behalf of Debtor Robert C. Sands, Jr. joan@mckaylaw.com, ann@mckaylaw.com;jshinavski@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Peter J. Ashcroft on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert W. Koehler on behalf of Creditor Northside Community Development Fund rkoehler@pghlaw.com, hobkin.koehler@aim.com
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott A. Dietterick on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION sad@jsdc.com, kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
TOTAL: 13